

- 4 -

In the claims:

All of the claims standing for examination are reproduced below. Portions of the specification and claims 1, 5, 9, 16, and 23 are amended in this response.

1. (currently amended) A personal information collection and delivery system, comprising:

a collection component executed by a first enterprise, for collecting information for specific individuals from a plurality of information provider's sites;

an aggregation component executed by the first enterprise, for aggregating and storing the collected information identified for individual ones of the specific individuals; and

a plurality of delivery components ~~executed by a like plurality~~ of second enterprises, for delivering said aggregated information to the specific individuals; ~~characterized in that delivery is distinguished to individual ones of the second enterprises wherein the first enterprise collects, aggregates and stores the information and periodically provides the information to the second enterprises, specific to each second enterprise, and the second enterprises customize the presentation of the information suitable to the specific individual before delivery of the information to the specific individual.~~

- 5 -

2. (original) The system of claim 1 wherein the system is implemented in the Internet network, and delivery is accomplished following software routines prepared for individual ones of the second enterprises.

3. (original) The system of claim 1 wherein delivery is accomplished by individual ones of the second enterprises via one or more of wireless networks to one or more wireless appliances, or by cable to cable-ready set-top-boxes or television appliances.

4. (original) The system of claim 2 wherein the information collected and delivered is personal information requiring secure identification of the specific individuals to the information provider's sites.

5. (currently amended) A method for collecting and delivering personal information, comprising the steps of:

(a) collecting information for specific individuals from a plurality of information provider's sites ~~by a collection component executed by a first enterprise;~~

(b) aggregating and storing the collected information identified for individual ones of the specific individuals by executing an aggregation

- 6 -

component by the first enterprise; and

(c) delivering said aggregated information to said specific individuals by a plurality of delivery components executed by a plurality of second enterprises, wherein ~~delivery is distinguished to individual ones of the second enterprises~~ the first enterprise periodically provides the stored information to the second enterprises, specific to each second enterprise, and the second enterprises customize the presentation of the information suitable to the specific individual before delivery of the information to the specific individual.

6. (original) The method of claim 5 wherein the system is implemented in the Internet network, and delivery is accomplished following software routines prepared for individual ones of the second enterprises.

7. (original) The method of claim 5 wherein delivery is accomplished by individual ones of the second enterprises via one or more of wireless networks to one or more wireless appliances, or by cable to cable-ready set-top-boxes or television appliances.

8. (original) The method of claim 6 wherein the information collected and delivered is personal information requiring secure identification of the specific individuals to the information provider's sites.

- 7 -

9. (currently amended) A personal information system, comprising:

a collection component executed by a first enterprise, for collecting information for specific individuals from a plurality of second enterprises as information providers;

an aggregation component executed by the first enterprise, for aggregating and storing the collected information identified for individual ones of the specific individuals; and

a plurality of ~~delivery components managed by individual ones of the~~ second enterprises, for delivering said aggregated and stored information to the specific individuals;

~~characterized in that delivery is distinguished to individual ones of the second enterprises~~ wherein the first enterprise collects, aggregates and stores the information and periodically provides the information to the second enterprises, specific to each second enterprise, and the second enterprises customize the presentation of the information suitable to the specific individual before delivery of the information to the specific individual.

- 8 -

10. (original) The system of claim 9 implemented in the Internet network, wherein delivery is accomplished following software routines prepared by or for individual ones of the second enterprise information providers.

11. (original) The system of claim 10 wherein the information collected and delivered is personal information requiring secure identification of the specific individuals to the information provider's sites.

12. (original) The system of claim 10 wherein individual information providers limit access to aggregated information according to variables including the origination site used by a specific individual requesting information.

13. (original) The system of claim 10 wherein individual ones of the second enterprises provide transaction services to individual ones of the specific individuals connecting to the individual ones of the second enterprises through the system.

14. (original) The system of claim 13 wherein the transaction services include a user interface enabling a specific individual to access an account and transfer funds from the account for payment to a third party.

- 9 -

15. (original) The system of claim 14 wherein drag-and-drop protocol is implemented for fund transfers.

16. (currently amended) A method for collecting and delivering personal information, comprising the steps of:

(a) collecting information for specific individuals by a collection component executed by a first enterprise, from a plurality of second enterprises as information providers;

(b) aggregating and storing the collected information identified for individual ones of the specific individuals by executing an aggregation component by the first enterprise; and

(c) delivering said aggregated information to said specific individuals by a plurality of ~~delivery components managed by said~~ second enterprises, wherein ~~delivery is distinguished to individual ones of the second enterprises wherein the~~ first enterprise collects, aggregates and stores the information and periodically provides the information to the second enterprises, specific to each second enterprise, and the second enterprises customize the presentation of the information suitable to the specific individual before delivery of the information to the specific individual.

17. (original) The method of claim 16 practiced in the Internet network, wherein

- 10 -

delivery is accomplished following software routines prepared by or for individual ones of the second enterprise information providers.

18. (original) The method of claim 17 wherein the information collected and delivered is personal information requiring secure identification of the specific individuals to the information provider's sites.

19. (original) The method of claim 17 wherein individual information providers limit access to aggregated information according to variables including the origination site used by a specific individual requesting information.

20. (original) The method of claim 17 wherein individual ones of the second enterprises provide transaction services to individual ones of the specific individuals connecting to the individual ones of the second enterprises through the system.

21. (original) The method of claim 20 wherein the transaction services include a user interface enabling a specific individual to access an account and transfer funds from the account for payment to a third party.

22. (original) The method of claim 21 wherein drag-and-drop protocol is

- 11 -

implemented for fund transfers.

23. (currently amended) A personal information and transaction system, comprising:

a collection component executed by a first enterprise, for collecting information for specific individuals from a plurality of second enterprises as information providers;

an aggregation component executed by the first enterprise, for aggregating and storing the collected information identified for individual ones of the specific individuals; and

a plurality of transaction components distinguished to individual ones of the second enterprises, for enabling transactions to be managed by individual ones of the specific individuals;

characterized in that the individual ones of the second enterprises publish transaction protocols, including a set of instructions corresponding to transactions, to the first enterprise, which then provides transaction protocol to the individual ones of the specific individuals, allowing transactions at the second enterprises to be managed by the specific individuals through the system.

24. (original) The system of claim 23 implemented in the Internet network, wherein transactions are managed through Internet interaction between the

- 12 -

specific individuals and the second enterprises, the Internet interaction through sites of the first enterprise.

25. (original) The system of claim 24 wherein the transaction services include a user interface enabling a specific individual to access an account and transfer funds from the account for payment to a third party.

26. (original) The system of claim 25 wherein drag-and-drop protocol is implemented for fund transfers.

27. A method for enabling transactions at commercial institutions by specific individuals, comprising the steps of:

(a) collecting information for specific individuals from the commercial institutions by a collection component executed by a first enterprise;

(b) aggregating the collected information identified for individual ones of the specific individuals by an aggregation component executed by the first enterprise; and

(c) executing by the first enterprise individual ones of a plurality of transaction components distinguished to individual ones of the commercial institutions, enabling thereby transactions to be managed by individual ones of the specific individuals.

- 13 -

28. (original) The method of claim 27 further comprising a step wherein the transaction components are published to the first enterprise by the commercial institutions.

29. (original) The method of claim 27 wherein the components are implemented in the Internet network, and transactions are managed through Internet interaction between the specific individuals and the second enterprises, the Internet interaction through Internet sites of the first enterprise.

30. (original) The method of claim 29 wherein the transaction services include a user interface enabling a specific individual to access an account and transfer funds from the account for payment to a third party.

31. (original) The method of claim 30 wherein drag-and-drop protocol is implemented for fund transfers.